

Consumer complaints happen all too frequently. If you are having a problem with a business or product, or you believe you have been cheated, defrauded or harassed by a business, you can file a complaint.

Before You File a Complaint

- Try explaining your problem to the store salesperson that served you, or to the manager or owner of the business.
- Decide what action the business should be taking to resolve your complaint. You should know what you are asking the business to do before you approach them, otherwise your attempt to seek redress will be frustrating for both you and the business's representative.
- If the business's representative agrees to resolve the complaint, put the terms of the resolution in writing and send it back to the business via "Certified Mail, Return Receipt Requested." This gives you a legal record that the business received a copy of the terms.
- If the business's representative does not agree to resolve the complaint, immediately put the details of your complaint in writing and send it to the president or owner of the business via "Certified Mail, Return Receipt Requested." The letter should include the date of the transaction, the problem, and how you would like the problem resolved. Keep copies for your own records.
- Find out if the business in question is a member of a business or industry association that governs proper business practices. In many cases, these associations may intervene on your behalf to resolve your complaint.

If you do not receive satisfaction on your own, you can seek the assistance of a governmental agency by filing a consumer complaint.

Federal Resources

- [Federal Trade Commission](#) - The FTC's Consumer Protection section can provide some assistance. While the FTC does not resolve individual consumer disputes, your complaint, comment, or inquiry may help them spot a pattern of law violations requiring law enforcement action. It can also help them recognize and tell people about larger trends affecting consumers.
- [Consumer Information Center](#) - The CIC is a part of the U.S. General Services Administration, publishes a 144 page handbook of valuable information for the consumer. The handbook provides extensive advice, consumer tips, and a Consumer Assistance Directory. The Directory contains listings for national consumer agencies, better business bureaus, trade associations, and state and federal agencies.

Local Resources

- [California Department of Consumer Affairs](#)
- [Monterey County District Attorney's Office](#)
- [San Benito County District Attorney's Office](#)
- [Santa Cruz County District Attorney's Office](#)

If you find that your questions are not answered here, please do not hesitate to contact my office. In the event you find yourself having a problem with a federal agency and require assistance, please fill out and sign a [privacy release form](#).

Helpful Links

- [AnnualCreditReport.com](#)
- [ConsumerAction.gov](#)
- [Do Not Call Registry](#)
- [HelpWithMyBank.gov](#)

Consumer Complaint FAQ's

- [Any suggestions on how to write a good letter of complaint?](#)
- [How can I sign up for email alerts on scams and frauds?](#)
- [How can I obtain a free credit report?](#)